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Date	March 8, 2005	Phone		Fax	
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From	Frank M. Gasparo	+1 212 891 3942		+1 212 310 1642	
Client/Matter No.	56145473-115				
Re	10/822,999 Group Art Unit 3621				
Pages (w/cover)	44 - Originals Will Not Follow				

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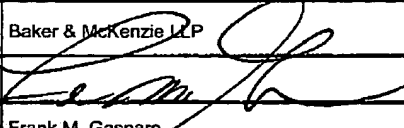
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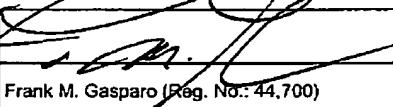
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TRANSMITTAL FORM (to be used for all correspondence after initial filing)	Application Number	10/822,999
	Filing Date	April 13, 2004
	First Named Inventor	Robert Minter Alexander IV
	Art Unit	3621
	Examiner Name	Unknown
Total Number of Pages in This Submission	Attorney Docket Number	56145473-115

ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers	<input type="checkbox"/> After Allowance Communication to TC
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SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT		
Firm Name	Baker & McKenzie LLP	
Signature		
Printed name	Frank M. Gasparo	
Date	March 8, 2005	Reg. No. 44,700

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant: Robert Minter Alexander IV
Application No.: 10/822,999
U.S. Filing Date: April 13, 2004
Title: **SYSTEM AND METHOD FOR PROCESSING AND FOR
FUNDING A TRANSACTION**
Group Art Unit: 3621
Examiner: Unknown

Commissioner for Patents
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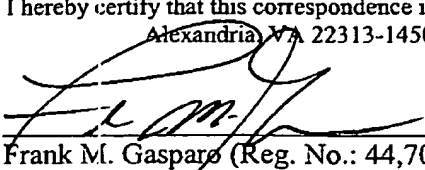
INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with the duty of disclosure under 37 C.F.R. § 1.56 and in conformance with the procedures of 37 C.F.R. §§ 1.97 and 1.98 and M.P.E.P. § 609, attorneys for the Applicant hereby bring the following materials to the examination of the above-identified application to the attention of the Examiner. The materials are listed on the attached PTO Form PTO/SE/08B. A copy of the references cited is enclosed. It is respectfully requested that the information be expressly considered during the prosecution of this application, and that the materials be made of record therein and appear among the "References Cited" on any patent to issue therefrom.

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Frank M. Gasparo (Reg. No.: 44,700)
NYCDMS/436763.1

March 8, 2005

56104576-115

This information disclosure statement is being filed under 37 C.F.R. § 1.97(b)(3), before the mailing date of a first Office action on the merits.

No fee is believed due, however if a fee is due the Commissioner of Patents and Trademarks is hereby authorized to charge or credit any overpayments that may be necessary to Deposit Account No. 02-0393 of Baker & McKenzie.

Dated: March 8, 2005

Respectfully submitted,



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PTO/SB/08B (08-03)

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**INFORMATION DISCLOSURE
STATEMENT BY APPLICANT**

(Use as many sheets as necessary)

Complete if Known

Sheet 1 of 1	Application Number	10/822,999
	Filing Date	April 13, 2004
	First Named Inventor	Robert Minter Alexan
	Art Unit	3621
	Examiner Name	Unknown
	Attorney Docket Number	56145473-115

NON PATENT LITERATURE DOCUMENTS

Examiner Initials*	Cite No. ¹	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published.	T ²
	1	LEE, W.A., In New Payments Era, Cooper Plays Hardball; William A. Cooper, American Banker, No. 230, Col. 169, Pg. 12A, ISSN: 0002-7561, December 2, 2004	
	2	EWOLDT, JOHN, Word of Mouth, It's in the cards: Readers respond, Star Tribune, VARIETY, Pg. 1E, October 30, 2004	
	3	EWOLDT, JOHN, Dollars & Sense, Redeeming qualities, TCF's new Miles Plus card takes on U.S. Bank's WorldPerks Visa card., Star Tribune, VARIETY, Pg. 1E, October 21, 2004	
	4	WAYZATA, Minn, TCF Reports Third Quarter Earnings and EPS of \$.45, Third Quarter Highlights, PR Newswire US, October 14, 2004	
	5	With ACH Transactions growing, TCF Bank Joins Nacha, Cardline, Vol. 4, No. 33, Pg. 1, August 13, 2004	
	6	WAYZATA, Minn, TCF Introduces New High-Yield Checking Account With Free Air Miles Card, PR Newswire, FINANCIAL NEWS, August 12, 2004.	
	7	Kuykendall, Lavonne, Lindenmayer, Isabelle, Responses to Visa's Interchange Fee Revamp Vary; Visa U.S.A. Inc., American Banker, No. 213, Vol. 169, Pg. 7, ISSN: 0002-7561	
	8	WADE, WILL, Why TCF is STAYING in Payments Debate, TCF Financial Corp. joins NACHA-Electronics Payment Association, American Banker No. 157, Vol. 169, Pg. 1, ISSN: 0002-7561, August 16, 2004	
	9	WADE, WILL, TCF National of Minnesota Joins Nacha, Brief Article, American Banker, No. 155, Vol. 169, Pg. 12, ISSN: 0002-7561, August 12, 2004	

Examiner Signature	Date Considered
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*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

1 Applicant's unique citation designation number (optional). 2 Applicant is to place a check mark here if English language Translation is attached. This collection of information is required by 37 CFR 1.98. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 2 hours to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

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